

FREMONT BANCORPORATION

	CPP Disbursement Date 06/26/2009	RSSD (Holding Company) 1026801	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$2,368	\$2,570	8.5%		
Loans	\$1,841	\$2,216	20.4%		
Construction & development	\$24	\$19	-21.2%		
Closed-end 1-4 family residential	\$680	\$1,048	54.2%		
Home equity	\$367	\$342	-6.9%		
Credit card	\$0	\$0			
Other consumer	\$2	\$2	-22.0%		
Commercial & Industrial	\$90	\$103	14.2%		
Commercial real estate	\$513	\$515	0.3%		
Unused commitments	\$581	\$569	-2.0%		
Securitization outstanding principal	\$89	\$50	-43.3%		
Mortgage-backed securities (GSE and private issue)	\$123	\$110	-10.6%		
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$26	6627.3%		
Cash & balances due	\$315	\$99	-68.5%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$1,276	\$1,879	47.3%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$1,283	\$1,651	28.7%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$2,125	\$2,322	9.2%		
Deposits	\$1,975	\$2,115	7.1%		
Total other borrowings	\$111	\$160	44.1%		
FHLB advances	\$111	\$160	44.1%		
Equity					
Equity capital at quarter end	\$243	\$248	2.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.8%	9.9%	--		
Tier 1 risk based capital ratio	14.1%	12.8%	--		
Total risk based capital ratio	15.4%	14.0%	--		
Return on equity ¹	31.7%	46.9%	--		
Return on assets ¹	3.1%	4.6%	--		
Net interest margin ¹	4.1%	4.4%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	138.7%	286.6%	--		
Loss provision to net charge-offs (qtr)	136.0%	86.5%	--		
Net charge-offs to average loans and leases ¹	0.4%	0.5%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	4.3%	1.1%	0.0%	0.0%	--
Closed-end 1-4 family residential	1.7%	0.3%	0.2%	0.1%	--
Home equity	0.6%	0.5%	0.2%	0.2%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	4.4%	1.1%	0.1%	2.0%	--
Commercial & Industrial	3.8%	2.9%	0.3%	0.0%	--
Commercial real estate	2.2%	1.3%	0.4%	0.5%	--
Total loans	1.7%	0.7%	0.3%	0.2%	--